

1	Unified Rate Review v3.3																								
2																									
3	Company Legal Name:		CareSource Kentucky Co.				State:		KY																
4	HIOS Issuer ID:		45636				Market:		Individual																
5	Effective Date of Rate Change(s):		1/1/2017																						
6																									
7																									
8	Market Level Calculations (Same for all Plans)																								
9																									
10																									
11	Section I: Experience period data																								
12	Experience Period:		1/1/2015		to		12/31/2015																		
13			Experience Period		Aggregate Amount		PMPM		% of Prem																
14	Premiums (net of MLR Rebate) in Experience Period:		\$9,590,337		\$168.07		100.00%																		
15	Incurred Claims in Experience Period		\$9,753,902		170.94		101.71%																		
16	Allowed Claims:		\$14,370,267		251.84		149.84%																		
17	Index Rate of Experience Period				\$252.00																				
18	Experience Period Member Months		57,060																						
19																									
20	Section II: Allowed Claims, PMPM basis																								
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Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

CareSource Kentucky Co.
45636
1/1/2017

State: KY
Market: Individual

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		CareSource Marketplace										
Product ID:		45636KY001										
Metal:		Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Catastrophic	Catastrophic
AV Metal Value		0.818	0.818	0.818	0.715	0.711	0.711	0.603	0.620	0.620	0.609	0.590
AV Pricing Value		1.035	0.010	0.010	0.862	0.010	0.010	0.731	0.010	0.010	0.553	0.010
Plan Category		Renewing HMO	Terminated HMO	Terminated HMO	Renewing HMO	Terminated HMO	Terminated HMO	Renewing HMO	Terminated HMO	Terminated HMO	Renewing HMO	Terminated HMO
Plan Type:												
Plan Name		CareSource Marketplace Gold	CareSource Just4Me Gold	CareSource Just4Me Gold	CareSource Marketplace Silver	CareSource Just4Me Silver	CareSource Just4Me Silver	CareSource Marketplace Bronze	CareSource Just4Me Bronze	CareSource Just4Me Bronze	CareSource Marketplace Catastrophic	CareSource Just4Me Catastrophic
Plan ID (Standard Component ID):		45636KY0010001	45636KY0010002	45636KY0010003	45636KY0010004	45636KY0010005	45636KY0010006	45636KY0010007	45636KY0010008	45636KY0010009	45636KY0010010	45636KY0010011
Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2		0.00%										
Historical Rate Increase - Calendar Year - 1		0.00%										
Historical Rate Increase - Calendar Year 0		10.00%										
Effective Date of Proposed Rates		1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
Rate Change % (over prior filing)		25.00%	0.00%	0.00%	29.00%	0.00%	0.00%	34.00%	0.00%	0.00%	36.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)		25.00%	0.00%	0.00%	29.00%	0.00%	0.00%	34.00%	0.00%	0.00%	36.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		96.64%	-100.00%	-100.00%	111.14%	-100.00%	-100.00%	121.03%	-100.00%	-100.00%	210.33%	-100.00%
Product Rate Increase %		29.30%										

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	45636KY0010001	45636KY0010002	45636KY0010003	45636KY0010004	45636KY0010005	45636KY0010006	45636KY0010007	45636KY0010008	45636KY0010009	45636KY0010010	45636KY0010011
Inpatient	\$9.86	\$15.07	\$0.00	\$0.00	\$14.18	\$0.00	\$0.00	\$13.78	\$0.00	\$0.00	\$10.86	\$0.00
Outpatient	\$8.85	\$13.53	\$0.00	\$0.00	\$12.74	\$0.00	\$0.00	\$12.38	\$0.00	\$0.00	\$9.76	\$0.00
Professional	\$7.60	\$11.62	\$0.00	\$0.00	\$10.94	\$0.00	\$0.00	\$10.63	\$0.00	\$0.00	\$8.38	\$0.00
Prescription Drug	\$10.21	\$15.61	\$0.00	\$0.00	\$14.69	\$0.00	\$0.00	\$14.28	\$0.00	\$0.00	\$11.25	\$0.00
Other	\$0.71	\$1.09	\$0.00	\$0.00	\$1.03	\$0.00	\$0.00	\$1.00	\$0.00	\$0.00	\$0.79	\$0.00
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$5.71	\$8.72	\$0.00	\$0.00	\$8.22	\$0.00	\$0.00	\$7.99	\$0.00	\$0.00	\$6.19	\$0.00
Taxes & Fees	\$15.22	\$23.26	\$0.00	\$0.00	\$21.91	\$0.00	\$0.00	\$21.30	\$0.00	\$0.00	\$16.81	\$0.00
Risk & Profit Charge	\$1.32	\$2.02	\$0.00	\$0.00	\$1.90	\$0.00	\$0.00	\$1.85	\$0.00	\$0.00	\$1.37	\$0.00
Total Rate Increase	\$59.49	\$90.92	\$0.00	\$0.00	\$85.62	\$0.00	\$0.00	\$83.22	\$0.00	\$0.00	\$65.42	\$0.00
Member Cost Share Increase	\$11.14	\$10.34	\$0.00	\$0.00	\$15.28	\$0.00	\$0.00	\$20.69	\$0.00	\$0.00	\$16.06	\$0.00

Average Current Rate PMPM	\$138.52	\$369.63	\$0.00	\$0.00	\$297.85	\$0.00	\$0.00	\$242.09	\$0.00	\$0.00	\$180.43	\$0.00
Projected Member Months	193,747	11,279	0	0	60,229	0	0	16,764	0	0	3,723	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	Total	45636KY0010001	45636KY0010002	45636KY0010003	45636KY0010004	45636KY0010005	45636KY0010006	45636KY0010007	45636KY0010008	45636KY0010009	45636KY0010010	45636KY0010011
Premium Information	Plan Adjusted Index Rate	\$185.78	\$234.21	\$275.18	\$312.51	\$181.62	\$213.39	\$242.33	\$147.18	\$172.91	\$196.36	\$79.22	\$93.06
	Member Months	57,060	5,090	979	246	24,234	7,141	1,738	9,584	5,443	1,292	906	356
	Total Premium (TP)	\$10,600,485	\$1,192,129	\$269,401	\$76,877	\$4,401,379	\$1,523,818	\$421,170	\$1,410,573	\$941,149	\$253,697	\$71,773	\$33,129
	EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	\$14,370,267	\$1,311,824	\$346,682	\$260,307	\$7,269,423	\$1,601,260	\$1,043,707	\$1,265,192	\$778,733	\$420,583	\$60,198	\$10,836
	EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation:	\$1,354,148	\$38,035	\$42,745	\$30,930	\$790,833	\$342,807	\$92,717	-\$26,348	\$8,506	\$65,852	-\$17,799	-\$12,617
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$1,399,805	\$0	\$0	\$0	\$919,619	\$370,205	\$107,015	\$1,237	\$1,520	\$0	\$180	\$30
	Portion of above payable by HHS on behalf of insured person, as %	103.37%	0.00%	0.00%	0.00%	116.28%	107.99%	115.42%	-4.69%	17.87%	0.00%	-1.01%	-0.24%
	Total Incurred claims, payable with issuer funds	\$13,016,119	\$1,273,789	\$303,937	\$229,377	\$6,478,591	\$1,258,453	\$950,991	\$1,291,540	\$770,227	\$354,730	\$77,997	\$23,453
	Net Amt of Rein	\$390,780.00	\$34,859.27	\$6,704.76	\$1,684.75	\$165,968.50	\$48,905.71	\$11,902.83	\$65,636.80	\$37,276.82	\$8,848.37	\$6,204.81	\$2,438.09
	Net Amt of Risk Adj	-\$3,866,782.21	-\$344,933.78	-\$66,343.84	-\$16,670.67	-\$1,642,264.28	-\$483,923.80	-\$117,778.96	-\$649,478.46	-\$368,855.51	-\$87,554.90	-\$61,396.86	-\$24,125.03

Incurred Claims PMPM	\$228.11	\$250.25	\$310.46	\$932.43	\$267.33	\$176.23	\$547.18	\$134.76	\$141.51	\$274.56	\$86.09	\$65.88
Allowed Claims PMPM	\$251.84	\$257.73	\$354.12	\$1,058.16	\$299.97	\$224.23	\$600.52	\$132.01	\$143.07	\$325.53	\$66.44	\$30.44
EHB portion of Allowed Claims, PMPM	\$251.84	\$257.73	\$354.12	\$1,058.16	\$299.97	\$224.23	\$600.52	\$132.01	\$143.07	\$325.53	\$66.44	\$30.44

Section IV: Projected (12 months following effective date)

	Plan ID (Standard Component ID):	Total	45636KY0010001	45636KY0010002	45636KY0010003	45636KY0010004	45636KY0010005	45636KY0010006	45636KY0010007	45636KY0010008	45636KY0010009	45636KY0010010	45636KY0010011
Premium Information	Plan Adjusted Index Rate	\$371.16	\$460.56	\$0.00	\$0.00	\$383.47	\$0.00	\$0.00	\$325.31	\$0.00	\$0.00	\$245.84	\$0.00
	Member Months	193,747	11,279	-	-	60,229	-	-	16,764	-	-	3,723	-
	Total Premium (TP)	\$71,911,899	\$5,194,656	\$0	\$0	\$23,096,015	\$0	\$0	\$5,453,497	\$0	\$0	\$915,262	\$0
	EHB Percent of TP, [see instructions]	97.02%	99.00%	100.00%	100.00%	99.00%	100.00%	100.00%	99.00%	100.00%	100.00%	98.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	2.98%	1.00%	0.00%	0.00%	1.00%	0.00%	0.00%	1.00%	0.00%	0.00%	2.00%	0.00%

Claims Information	Total Allowed Claims (TAC)	\$65,143,264	\$4,112,826	\$0	\$0	\$20,794,083	\$0	\$0	\$5,183,668	\$0	\$0	\$513,920	\$0
	EHB Percent of TAC, [see instructions]	97.02%	99.00%	100.00%	100.00%	99.00%	100.00%	100.00%	99.00%	100.00%	100.00%	98.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	2.98%	1.00%	0.00%	0.00%	1.00%	0.00%	0.00%	1.00%	0.00%	0.00%	2.00%	0.00%
	Allowed Claims which are not the issuer's obligation	\$3,902,737	-\$311,698	\$0	\$0	\$1,121,639	\$0	\$0	\$537,729	\$0	\$0	-\$7,609	\$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$6,429,428	\$0	\$0	\$0	\$2,738,790	\$0	\$0	\$1,308	\$0	\$0	\$0	\$0
	Portion of above payable by HHS on behalf of insured person, as %	164.74%	0.00%	0.00%	0.00%	244.18%	0.00%	0.00%	0.24%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	\$61,240,526	\$4,424,524	\$0	\$0	\$19,672,444	\$0	\$0	\$4,645,940	\$0	\$0	\$521,529	\$0
	Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Net Amt of Risk Adj	-\$15,133,899	-\$1,087,003	\$0	\$0	-\$4,833,668	\$0	\$0	-\$1,141,755	\$0	\$0	-\$192,097	\$0
	Incurred Claims PMPM	\$316.09	\$392.28	\$0.00	\$0.00	\$326.63	\$0.00	\$0.00	\$277.14	\$0.00	\$0.00	\$140.08	\$0.00
	Allowed Claims PMPM	\$336.23	\$364.64	\$0.00	\$0.00	\$345.25	\$0.00	\$0.00	\$309.21	\$0.00	\$0.00	\$138.04	\$0.00
	EHB portion of Allowed Claims, PMPM	\$326.20	\$361.00	\$0.00	\$0.00	\$341.80	\$0.00	\$0.00	\$306.12	\$0.00	\$0.00	\$135.28	\$0.00

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0	0	0	0	0	0	0	0	0	5,555	29,665	8,257	4,209	5,310

45636KY0010012	45636KY0010015	45636KY0010016	45636KY0010019	45636KY0010020	45636KY0010023	45636KY0010024	45636KY0010026	45636KY0010027	45636KY0020001	45636KY0020004	45636KY0020007	45636KY0030001	45636KY0030002
\$105.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51	0	0	0	0	0	0	0	0	0	0	0	0	0
\$5,389	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$1,521	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%
-\$1,514	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0.00%													
\$3,035	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$349.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-\$3,456.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$59.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$29.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$29.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

45636KY0010012	45636KY0010015	45636KY0010016	45636KY0010019	45636KY0010020	45636KY0010023	45636KY0010024	45636KY0010026	45636KY0010027	45636KY0020001	45636KY0020004	45636KY0020007	45636KY0030001	45636KY0030002
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$486.96	\$411.09	\$353.29	\$419.91	\$346.50
-	-	-	-	-	-	-	-	-	5,555	29,665	8,257	4,209	5,310
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,705,063	\$12,194,985	\$2,917,116	\$1,767,401	\$1,839,915
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	91.00%	90.00%	89.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%	10.00%	11.00%	0.00%	0.00%

\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,209,647	\$11,224,702	\$2,826,750	\$1,468,670	\$1,690,984
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	91.00%	90.00%	89.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%	10.00%	11.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$136,895	\$641,384	\$289,616	-\$32,613	\$128,006
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,497,745	\$714	\$0	\$235,519
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	233.52%	0.25%	0.00%	183.99%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,346,542	\$10,583,318	\$2,537,135	\$1,501,283	\$1,562,978
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$579,323	-\$2,615,356	-\$627,655	-\$368,831	-\$384,088
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$422.42	\$356.76	\$307.27	\$356.68	\$294.35
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$397.78	\$378.38	\$342.35	\$348.94	\$318.45
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$361.98	\$340.54	\$304.69	\$348.94	\$318.45

\$0.00	\$0.00
6,255	42,501

45636KY0030003	45636KY0040001
\$0.00	\$0.00
0	0
\$0	\$0
0.00%	0.00%
0.00%	0.00%
100.00%	100.00%
\$0	\$0
0.00%	0.00%
0.00%	0.00%
100.00%	100.00%
\$0	\$0
\$0	\$0
\$0	\$0

\$0.00	\$0.00
\$0.00	\$0.00

\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00

45636KY0030003	45636KY0040001
\$304.91	\$327.54
6,255	42,501
\$1,907,212	\$13,920,778
100.00%	100.00%
0.00%	0.00%
0.00%	0.00%

\$1,948,699	\$13,169,314
100.00%	100.00%
0.00%	0.00%
0.00%	0.00%
\$328,680	\$1,344,498
\$566	\$1,954,786
0.17%	145.39%
\$1,620,019	\$11,824,815

\$0	\$0
-\$398,166	-\$2,905,956

\$259.00	\$278.22
\$311.54	\$309.86
\$311.54	\$309.86